

Removing barriers to member engagement online

Graeme Riddoch explains how Mantle Services can provide an effective digital self-service environment for members to have access to their pensions online

Across the pensions industry, there is a growing push to encourage scheme members to manage their benefits online. This shift is driven by two main objectives:

1. Reducing the demand on administrators by enabling members to self-serve, cutting call volumes and routine queries.

2. Providing members with modern, digital access to their personal information, reflecting how people now interact with most other services.

The logic is clear: When members can run calculations, and update details themselves, it's more efficient for everyone. But once members are online, the challenge becomes making their pension information understandable and accessible, particularly for defined benefit (DB) schemes, which remain some of the most complex financial products most people will ever encounter. Overcoming this challenge requires tackling both technical and behavioural barriers.

Data – the foundation of trust and accuracy

Poor or incomplete data sits at the root of many problems in pensions administration. In DB schemes especially, historic record-keeping can be patchy, with gaps or inconsistencies dating back decades. Without high-quality data, accurate calculations simply aren't possible – meaning online tools risk becoming misleading or unusable.

Data cleansing projects can be time-consuming and expensive, but they are essential. A modern digital experience

can only work if the figures behind it are correct. This is as much about building member trust as it is about functionality: if a member runs a projection and sees an obviously wrong figure, they will quickly revert to calling the administrator instead.

Old technology – a hidden barrier

Many DB pension administration platforms were designed 10-20 years ago, long before self-service was even considered. While some have been upgraded, others still rely on manual processes for less common benefit calculations.

This is especially true where a scheme's benefit structure is complex – for example, where members have different tranches of service, protected rights, or non-standard early retirement terms. If funding is limited, schemes often prioritise programming for the most common calculations, leaving administrators to manually handle the rest. Unfortunately, this undermines the promise of true self-service and can discourage members from relying on online tools.

Connecting members with their pensions

Even with robust data and a capable platform, members do not automatically flock to self service. Uptake can be surprisingly low, with average registration rates often stuck around 25 per cent.

The registration process itself is a major factor. Complex onboarding steps, frequent password changes, and one-time passcodes create friction – especially when members log in infrequently and forget their credentials. Many simply pick up the phone instead.

Device preference plays a key role too. Most people now consume services via their mobile phone rather than a desktop PC. At Mantle, we provide both mobile and web apps, but in a recent large-scheme rollout, only 2 per cent of members chose the web app. The other 98 per cent preferred mobile.

Our solution uses personalised QR codes for registration, removing the need for passwords and enabling sign-up in under a minute. This streamlined process has driven uptake rates as high as 70 per cent – almost triple the industry average.

Making the complex understandable

Getting members online is just the first step; they must also be able to interpret what they see. The average UK reading age is 9-11, yet many pension communications are drafted in dense, technical language. Rules are often explained in legal terms, and jargon remains widespread.

Better approaches exist.

• Video communication –

Personalised pension videos with AI avatars can now explain benefits in plain language using live data.

• AI-powered Q&A –

ChatGPT-style tools can answer plain-language member questions instantly, giving clear guidance without call centre delays.

Conclusion

Effective digital self-service in pensions is achievable with clean data, automated systems, and a simple, mobile-first registration process. By tackling both the technical and behavioural barriers, schemes can create an environment where members not only have access to their pensions online, but actively engage with them in a way that is easy, meaningful, and sustainable.



Written by Mantle Services
chief revenue officer, Graeme Riddoch

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